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48/		Application Number	09/696,693			
TRANSMITTAL		Filing Date	October 25, 2000			
FORM	FORM		William FITZPATRICK, et al.			
		Art Unit	3628			
(to be used for all correspondence after initi	al filing)	Examiner Name	Siegfried E. Chencinski			
Total Number of Pages in This Submission 15		Attorney Docket Number	74622-037			

ENCLOSURES (Check all that apply)										
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT										
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Date April 25, 2006				Reg. No.	29,292					
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I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below: EXPRESS MAIL # EV 671310815, US										
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Typed or printed	name Elizabeth Tav	arez		· · · · · · · · · · · · · · · · · · ·		Date	April 25, 2006			

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Examiner: Siegfried E. Chencinski

Group Art Unit 3628

Application of:

William FITZPATRICK, ET AL.

Filed:

October 25, 2000

Serial No.

09/696,693

Title

SYSTEM FOR PROVIDING FINANCIAL SERVICES

AMENDMENT

Sir:

In response to the Office Action dated January 27, 2006, setting a THREE month term for response (see page 13 of the Office Action) the Examiner is respectfully requested to favorably reconsider the above-identified patent application for the following reasons:

The listing of claims begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.